REMARKS

The Office Action dated November 28, 2007, has been received and carefully considered. Claims 1, 67 and 97 have been amended.   Reconsideration of the outstanding rejections in the present application is also respectfully requested based on the following amendments and remarks.

I.   THE OBVIOUSNESS REJECTION OF CLAIMS 1-24, 67-91 AND 94

On page 2 of the Office Action, claims 1-23, 67-89, 91, 94, 96 and 97 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Savage, U.S. Publication No. 2002/0026394 in view of Crooks et al., U.S. Patent No. 5,943,656[1] and further in view of Remington, U.S. Patent No. 6,070,150. On page 8 of the Office Action, claims 24 and 90 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Savage in view of Crooks, further in view of Remington, and further in view of Jennings, U.S. Patent No. 5,825,003. These rejections are hereby respectfully traversed.

As stated in MPEP § 2143, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

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[1] The Examiner had included the wrong patent number in the office action.

Although Applicant does not agree with the pending rejections, Applicant has nonetheless amended the claims to clarify the claimed systems and methods and better distinguish the cited references. In particular, Applicant has amended each of the independent claims to recite features not disclose by the cited references. For example, independent claim 1 has been amended to recite, among other things: (1) that two or more orders are received from "a plurality of buyers associated with a plurality of buying entities," (2) the orders received are consolidated into a "plurality of consolidated invoices comprising particulars on the orders of the plurality of buyers associated with one of the plurality of buying entities," (3) "gathering A/R data and information based on the payments to subsidiaries, the approved orders, or the disputed or excepted order," and (4) "providing the A/R data and information to the seller." Independent claims 67 and 97 have been amended in like manner.

Applicant respectfully submits that none of the cited references -- either alone or in combination -- teaches or suggests (1) that two or more orders are received from "a plurality of buyers associated with a plurality of buying entities," (2) the orders received are consolidated into a "plurality of consolidated invoices comprising particulars on the orders of the plurality of buyers associated with one of the plurality of buying entities," (3) "gathering A/R data and information based on the payments to subsidiaries, the approved orders, or the disputed or excepted order," and (4) "providing the A/R data and information to the seller."

Rather, Applicant respectfully submits that Savage, for example, discloses the consolidation of orders associated with a single consumer, but fails to teach or suggest "a plurality of consolidated invoices," each of which includes particulars on the orders of a ***plurality of buyers associated with one of the plurality of buying entities***, as expressly required by claim 1. That is, the invoice consolidation process of the claimed systems and methods consolidates

order information from two or more buyers that are associated with a plurality of buying entities,

whereas Savage merely discloses consolidating order information associated with a ***single***

customer:

> [0108] In an embodiment of the present invention, the statement generation
> system 164 receives aggregated bill data, formats a statement, and renders the
> statement. The aggregated bill data is received, validated, and stored by the
> financial institution's system 114. The statement is formatted by identifying the
> customer format requirements for the ***individual customer 110*** and formatting a
> universal statement. Rendering the statement involves identifying customer
> delivery requirements for the ***individual customer 110*** and delivering the
> universal statement, for example, by print; mail, fax, or the Internet. Once the
> usage bill is calculated and taxes applied, ownership of the receivable is
> purchased by the financial institution. The financial institution 100 establishes a
> consumer agreement to define the credit relationship, payment requirements and
> rights and obligations. The receivable is purchased at a discount rate, including
> anticipated net bad debt, financing and servicing costs. The utility compensates
> the financial institution 100 for "exceptional" bad debt losses and adjustments to
> cost of funding changes. Bill adjustments are returned to the retailer. Charges are
> posted to the consumer's combined billing account monthly, or in a manner
> similar to calling card charges. Each month's charges are due in full. Unpaid
> balances are subject to the terms and conditions defined by the financial
> institution 100 in the consumer agreement. Financing options may be added.

Savage, Page 15, ¶ 108 (emphasis added).

In contrast, the claimed systems and methods consolidates the orders from a plurality of

buyers into a consolidated invoice that gets presented (or otherwise made available) to the

buying entity that is associated with the plurality of buyers. The orders are made with various

subsidiaries of a selling company. The plurality of buyers may be, for example, employees of

the buying entity. Figure 7, for example, depicts invoice consolidation involving the

consolidation of orders from three employees of ABC Corp. The claimed systems and methods

presents each of the consolidated invoices to the appropriate buying entity (e.g., ABC Corp.),

which then designates approved orders and those that are disputed or excepted. Upon receiving

an aggregated payment on the approved orders from ABC Corp., the claimed systems and

methods disaggregate the payment and makes payment in the appropriate amount directly to the subsidiaries of the selling company.

Further, Applicant submits that none of the cited references -- either alone or in combination -- teach or suggest the "gathering of A/R data and information based on the payments to subsidiaries, approved orders or the disputed or excepted order," or the "providing of the A/R data and information to the seller." Savage, for example, fails to teach any feature or functionality where any sort of A/R data or information is gathered or presented to a seller. In fact, Applicant respectfully submits that Savage has no need to gather or present A/R data or information because the receivables being invoiced are actually "purchased" by the financial institution from each of the individual entities furnishing goods or services. *See, e.g.,* Savage, Page 3, ¶ 0016. Thus, "the debt is the liability of the financial institution, and it is up to the financial institution to use its expertise in order to maximize the collection performance and minimize the overall bad debt rate of all of the accounts together." *Id.* Accordingly, there is no need for the system and method of Savage to gather or present A/R data and information to a seller. The Examiner's comment that Savage teaches an embodiment where liability remains with the seller is unfounded. The excerpt cited for this proposition -- ¶ 111 -- fails to teach or suggest that any payments are being made to a seller or other entity.

For at the reasons set forth above, Applicant respectfully submits that Savage -- either alone or in the combinations proposed by the Examiner with the other cited references -- fails to teach or suggest each and every feature of the claimed systems and methods. Moreover, Applicant respectfully submits that neither Crooks, Remington, nor Jennings, for example, make up for Savage's deficiencies set forth above. Accordingly, Applicant respectfully submits that independent claims 1, 67 and 97 are allowable over the cited references.

Claims 2-24, 68-91, 94 and 96 are dependent upon independent claim 1 or 67. Thus, since independent claims 1 and 67 should be allowable as discussed above, claims 2-24, 68-91, 94 and 96 should also be allowable at least by virtue of their dependency on independent claim 1 or 67. Moreover, these claims recite additional features which are not claimed, disclosed, or even suggested by the cited references taken either alone or in combination. For example, claims 91 and 94 further recite the step of "assigning a unique reference number to the consolidated invoice to enable tracking and invoice management" or "wherein the received funds include an assigned reference number corresponding to a consolidated monthly statement." Applicant respectfully submits that Savage does not teach or suggest any of the features or functionality recited in claims 91 and 94. In particular, Applicant respectfully submits that Savage does not teach or suggest any feature or functionality that "assign[s] a unique reference number to the consolidated invoice to enable tracking and invoice management" or "wherein the received funds include an assigned reference number corresponding to a consolidated monthly statement," as set forth in new claims 91 and 94.

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-24, 67-91 and 94 be withdrawn.

II.   CONCLUSION

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

To the extent necessary, a petition for an extension of time under 37 CFR § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time and new claim fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

Hunton & Williams LLP

By: _____
Ozzie A. Farres
Registration No. 43,606

Hunton & Williams LLP
1900 K Street, N.W.
Washington, D.C. 20006-1109
Telephone: (202) 955-1500
Facsimile: (202) 778-2201

Date: March 25, 2008

APPENDIX A

1.   (**Currently Amended**): A method for an ordering and payment allocation system for a seller, the method comprising the acts of:

receiving, at the ordering and payment allocation system, two or more orders from a plurality of buyers associated with a plurality of buying entities ~~at least one buyer~~, the orders corresponding to more than one subsidiary of the seller;

consolidating, at the ordering and payment allocation system, the orders into a plurality of consolidated invoices ~~invoice~~, each of the plurality of consolidated invoices comprising particulars on the orders of the plurality of buyers associated with one of the plurality of buying entities;

making each of the consolidated invoices ~~invoice~~ available to the corresponding ~~at least one buyer~~ buying entity;

receiving, at the ordering and payment allocation system, each of the consolidated invoices ~~invoice~~ from the ~~at least one buyer~~ corresponding buying entity, wherein each of the consolidated invoices ~~invoice~~ includes an indication from the ~~at least one buyer~~ corresponding buying entity as to which of the orders a payment is being approved and which orders are being disputed or excepted;

receiving, at the ordering and payment allocation system, an aggregated payment from the ~~at least one buyer~~ each of plurality of buying entities;

disaggregating <u>each of</u> the aggregated <u>payments</u> ~~payment~~ by associating portions

of the aggregated payment with <u>an approved order and</u> a corresponding

subsidiary; [[and]]

allocating the portions of <u>each of</u> the aggregated <u>payments</u> ~~payment~~ to the

corresponding subsidiary for which the payment has been made<u>;</u>

<u>gathering A/R data and information based on the payments to subsidiaries,</u>

<u>approved orders or the disputed or excepted orders; and</u>

<u>providing the A/R data and information to the seller</u>.

2.   (Original): The method according to Claim 1, wherein the orders are received

electronically.

3.   (Original): The method according to Claim 2, wherein the orders are received

via the Internet.

4.   (Previously Presented): The method according to Claim 1 further comprising

the act of evaluating a received order against at least one of a spending limit corresponding to the

buyer's organization and an available credit limit corresponding to the buyer's organization to

determine whether to book the received order.

5.   (Original): The method according to Claim 4, further comprising the acts of:

booking those received orders which have been evaluated as not exceeding the

evaluated spending limits; and

creating a receivable entry in a seller account receivable system.

6.   (Original): The method according to Claim 5, further comprising the act of

executing one or more off-balance sheet processes.

7. (Previously Presented): The method according to Claim 1, wherein the consolidation act is comprised of the acts of sorting and compiling the booked orders to create a single invoice.

8. (Original): The method according to Claim 7, wherein the compiling act includes formatting booked orders received from different buying organizations into a common format.

9. (Original): The method according to Claim 1, wherein the consolidated invoice includes sub-invoice data, sub-invoice data being data which corresponds to booked orders placed by a respective buyer.

10. (Original): The method according to Claim 9, wherein the sub-invoice data is transmitted to the respective buyer.

11. (Previously Presented): The method according to Claim 1, wherein the act of making the consolidated invoice available includes at least one of:

> sending an electronic message to the buyer to notify the buyer of an availability of
>> the consolidated invoice;
> distributing a paper statement to the buyer; and
> transmitting the consolidated invoice to the buyer.

12. (Original): The method according to Claim 1, further comprising the act of displaying the consolidated invoice on a buyer terminal, wherein the buyer indicates approval of sub-invoice items corresponding to the consolidated invoice using the buyer terminal.

13. (Original): The method according to Claim 12, wherein the indication includes the act of entering a code corresponding to a reason payment is being approved or denied for a sub-invoice item.

14.   (Previously Presented): The method according to Claim 12, further comprising the act of using the buyer terminal to authorize payment to the seller.

15.   (Original): The method according to Claim 12, further comprising the act of receiving a payment from the buyer.

16.   (Original): The method according to Claim 15, wherein the payment is received via one of an automated clearing house, a wire transfer, a lock box, a foreign exchange trade, electronic cash, netting via the Internet, an electronic wallet and a check.

17.   (Original): The method according to Claim 15, further comprising the act of updating a payment master database, the payment master database comprising records having:

> a payment date;
>
> a payment method;
>
> a payment reference;
>
> a payment amount;
>
> a from currency;
>
> a to currency;
>
> f/x, tax and fee data;
>
> a distribution status; and
>
> an amount distributed.

18.   (Original): The method according to Claim 15, further comprising the act of processing the received payment.

19.   (Original): The method according to Claim 18, wherein the act of processing the received payment is comprised of at least one of the acts of:

performing a consolidated receivables process to gather payment data into

consolidated receivables data for a single report;

matching the consolidated receivables data to an outstanding sub-invoice file, and

providing the matched data to the seller;

providing complete accounts receivable processing, the act of providing complete

accounts receivable processing comprising the acts of:

receiving the matched data;

applying the merged and consolidated receivables data to create accounts

receivable and general ledger update data; and

updating a general ledger corresponding to the seller.

20.　　(Original): The method according to Claim 19, wherein the payment data gathered into the single report during the consolidated receivables process is received from a plurality of service providers.

21.　　(Original): The method according to Claim 13, wherein the allocation act is comprised of the acts of:

receiving the authorized payment;

disaggregating the received payment to associate portions of the received payment

with one or more selling sub-entities;

processing the received payment to update an accounts receivable system;

generating at least one funding report;

delivering the at least one funding report to the respective sub-entities; and

transferring the disaggregated funds to financial accounts for the corresponding

sub-entities.

22. (Original): The method according to Claim 21, wherein the funding report generation act is comprised of the act of updating a payment master database to reflect a distribution status and amount distributed to the corresponding subsidiary.

23. (Original): The method according to Claim 22, wherein the funding report comprises:

> a list of sub-invoice items included in the distribution;

> a payment date;

> results of exception and dispute processing;

> sub-invoice details; and

> reason codes.

24. (Previously Presented): The method according to Claim 1, wherein the allocation act includes the acts of:

> receiving the payment;

> determining an incremental funding amount;

> funding a subsidiary corresponding to a holding account via a foreign exchange if the incremental funding amount equals or exceed a predetermined total when combined with a holding account amount; and

> allocating the incremental funding amount to the holding account amount when the incremental funding amount is less than the predetermined total when combined with the holding account amount.

25.-66 (Canceled)

67. (**Currently Amended**): A storage medium storing computer executable programmatic code for an order management system for a seller, which, when executed, performs the acts of:

receiving, at the order management system, two or more orders from <u>a plurality of buyers associated with a plurality of buying entities</u> ~~at least one buyer~~, the orders corresponding to more than one subsidiary of the seller;

consolidating, at the order management system, the orders into a <u>plurality of consolidated invoices</u> ~~invoice~~<u>, each of the plurality of consolidated invoices comprising particulars on the orders of the plurality of buyers associated with one of the plurality of buying entities</u>;

making <u>each of</u> the consolidated <u>invoices</u> ~~invoice~~ available to the <u>corresponding buying entity</u> ~~at least one buyer~~;

receiving, at the order management system, <u>each of</u> the consolidated <u>invoices</u> ~~invoice~~ from the <u>corresponding buying entity</u> ~~at least one buyer~~, wherein <u>each of</u> the consolidated <u>invoices</u> ~~invoice~~ includes an indication from the <u>corresponding buying entity</u> ~~at least one buyer~~ as to which of the orders a payment is being authorized <u>and which orders are being disputed or excepted</u>;

receiving, at the order management system, [[an]] <u>the</u> aggregated payment from [[the]] <u>each of the plurality of buying entities</u> ~~at least one buyer~~;

disaggregating <u>each of</u> the aggregated <u>payments</u> ~~payment~~ by associating portions of the aggregated payment with <u>an approved order and</u> a corresponding subsidiary; [[and]]

allocating the portions of each of the aggregated payments payment to the

corresponding subsidiary for which the payment has been made;

gathering A/R data and information based on the payments to subsidiaries,

approved orders or the disputed or excepted orders; and

providing the A/R data and information to the seller.

68.   (Original): The storage medium according to Claim 67, wherein the orders are received electronically.

69.   (Original): The storage medium according to Claim 68, wherein the orders are received via the Internet.

70.   (Previously Presented): The storage medium according to Claim 68, wherein the code, when executed, further performs the act of evaluating the received order against at least one of a spending limit corresponding to the buyer's and an available credit limit corresponding to the buyer's organization to determine whether to book the order.

71.   (Previously Presented): The storage medium according to Claim 70, wherein the code, when executed, further performs the acts of:

booking those received orders which have been evaluated as not exceeding the

evaluated spending limits; and

creating a receivable entry in a seller account receivable system.

72.   (Previously Presented): The storage medium according to Claim 71, wherein the code, when executed, further performs the act of executing one or more off-balance sheet processes.

73.   (Original): The storage medium according to Claim 67, wherein the consolidation act is comprised of the acts of sorting and compiling the booked orders to create a single invoice.

74.   (Original): The storage medium according to Claim 73, wherein the compiling act includes formatting booked orders received from different buying organizations into a common format.

75.   (Original): The storage medium according to Claim 67, wherein the consolidated invoice includes sub-invoice data, sub-invoice data being data which corresponds to booked orders placed by a respective buyer.

76.   (Original): The storage medium according to Claim 75, wherein the sub-invoice data is transmitted to the respective buyer.

77.   (Original): The storage medium according to Claim 67, wherein the act of making the consolidated invoice available includes at least one of:

> sending an electronic message to the buyer to notify the buyer of the availability
>
> > of the consolidated invoice;
>
> distributing a paper statement to the buyer; and
>
> transmitting the consolidated invoice to the buyer.

78.   (Previously Presented): The storage medium according to Claim 67, wherein the code, when executed, further performs the act of displaying the consolidated invoice on a buyer terminal, wherein the buyer indicates approval of sub-invoice items corresponding to the consolidated invoice using the buyer terminal.

79.   (Previously Presented): The storage medium according to Claim 78, wherein the buyer's approval indication includes the act of entering a code corresponding to a reason payment is being approved or denied for a sub-invoice item.

80.   (Previously Presented): The storage medium according to Claim 78, wherein the code, when executed, further performs the act of using the buyer terminal to authorize payment to the seller.

81.   (Previously Presented): The storage medium according to Claim 78, wherein the code, when executed, further performs the act of receiving a payment from the buyer.

82.   (Original): The storage medium according to Claim 81, wherein the payment is received via one of an automated clearing house, a wire transfer, a lock box, a foreign exchange trade, electronic cash, netting via the Internet, an electronic wallet and a check.

83.   (Previously Presented): The storage medium according to Claim 81, wherein the code, when executed, further performs the act of updating a payment master database, the payment master database comprising records which include:

> a payment date;
>
> a payment method;
>
> a payment reference;
>
> a payment amount;
>
> a from currency;
>
> a to currency;
>
> f/x, tax and fee data;
>
> a distribution status; and
>
> an amount distributed.

84. (Previously Presented): The storage medium according to Claim 81, wherein the code, when executed, further performs the act of processing the received payment.

85. (Previously Presented): The storage medium according to Claim 84, wherein the act of processing the received payment is comprised of at least one of the acts of:

performing a consolidated receivables process to gather payment data into consolidated receivables data for a single report;

matching the consolidated receivables data to an outstanding sub-invoice file, and providing the matched data to the seller;and

providing complete accounts receivable processing, the act of providing complete accounts receivable processing comprising the acts of:

receiving the matched data;

applying the merged and consolidated receivables data to create accounts receivable and general ledger update data; and

updating a general ledger corresponding to the seller.

86. (Original): The storage medium according to Claim 84, wherein the payment data gathered into the single report during the consolidated receivables process is received from a plurality of service providers.

87. (Previously Presented): The storage medium according to Claim 81, wherein the code, when executed, further performs an allocation act comprising the acts of:

receiving the authorized payment;

disaggregating the received payment to associate portions of the received payment with one or more selling sub-entities;

processing the received payment to update an accounts receivable system;

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generating at least one funding report;

delivering the at least one funding report to the respective sub-entities; and

transferring the disaggregated funds to financial accounts for the corresponding
sub-entities.

88.　(Original): The storage medium according to Claim 87, wherein the funding
report generation act is comprised of the act of updating a payment master database to reflect a
distribution status and amount distributed to the corresponding subsidiary.

89.　(Original): The storage medium according to Claim 88, wherein the funding
report comprises at least one of:

a list of sub-invoice items included in the distribution;

a payment date;

results of exception and dispute processing;

sub-invoice details; and

reason codes.

90.　(Previously Presented): The storage medium according to Claim 67, wherein
the code, when executed, further performs an allocation act that includes the acts of:

receiving a payment;

determining an incremental funding amount;

funding a subsidiary corresponding to a holding account via a foreign exchange if
the incremental funding amount equals or exceed a predetermined total
when combined with a holding account amount; and

allocating the incremental funding amount to the holding account amount when the incremental

funding amount is less than the predetermined total when combined with the holding account

amount.

91. (Previously Presented)   The method of claim 1 further comprising the step of

assigning a unique reference number to the consolidated invoice to enable tracking and invoice

management.

92.-93. (Canceled)

94. (Previously Presented)   The storage medium of claim 67 wherein the programmatic

code further performs the act of assigning a unique reference number to the consolidated invoice

to enable tracking and invoice management.

95. (Canceled)

96. (Previously Presented)   The method of claim 1 further comprising the step of

determining before the order is booked whether the at least one buyer is able to effect payment.

97. (**Currently Amended**)   A method for a payment allocation system for a seller, the

method comprising the acts of:

> receiving, at the payment allocation system, two or more orders or order data from
>
>> a plurality of buyers associated with a plurality of buying entities at least
>>
>> one buyer, the seller, or at least one subsidiary of the seller;
>
> consolidating, at the payment allocation system, the orders or order data into a
>
>> plurality of consolidated invoices invoice, each of the plurality of
>>
>> consolidated invoices comprising particulars on the orders of the plurality
>>
>> of buyers associated with one of the plurality of buying entities;

making each of the consolidated invoice available to the corresponding buying

entity at least one buyer;

receiving, at the payment allocation system, each of the consolidated invoices

invoice from the corresponding buying entity at least one buyer, wherein

each of the consolidated invoices invoice includes an indication from the

corresponding buying entity at least one buyer as to which of the orders a

payment is being approved and which orders are being disputed or

excepted;

receiving, at the payment allocation system, an aggregated payment from the each

of the plurality of buying entities at least one buyer;

disaggregating each of the aggregated payments payment by associating portions

of the aggregated payment with an approved order and a corresponding

subsidiary; [[and]]

allocating the portions of the aggregated payment to the corresponding subsidiary

for which the payment has been made;

gathering A/R data and information based on the payments to subsidiaries,

approved orders or the disputed or excepted orders; and

providing the A/R data and information to the seller.

98.   (**New**) The method of claim 1, wherein the consolidated invoice is received

before or contemporaneous with an aggregated payment on the approved orders.

99.   (**New**) The method of claim 1, wherein the aggregated payment comprises a

payment to two or more subsidiaries of the seller.